Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Alexis First name	First name
	identification (for example,	Jesus	riist name
	your driver's license or passport).	Middle name	Middle name
		Fuentes	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	war and a dotted.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Alex	
	have used in the last 8	First name	First name
	years		
	Include your married or	Middle name	Middle name
	maiden names.	Fuentes Last name	Last name
		Last name	Lastrianie
		First name	First name
		Medillo anno	Middle
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of		
0.	your Social Security	xxx - xx - <u>4904</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9 xx - xx

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Document Fuentes Alexis Jesus Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name EIN EIN	Business name Business name EIN EIN		
5.	Where you live	5795 Wilshire Ct Number Street Unit B	If Debtor 2 lives at a different address: Number Street		
		Hanover Park City State DUPAGE County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code		
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

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Case Number (if known) _

Document Alexis Jesus **Fuentes** Debtor 1

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Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? _____ When ___ ☐ Yes. Case Number MM / DD / YYYY District None __ When ___ ___ Case Number ___ MM / DD / YYYY ____ When ___ _____ Case Number ___ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? _ Relationship to you _ When _ Case Number, if known ____ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debto	Case 16-144	09 Doc	1 Filed 04/28 Docume	nt Page 4 of 64	09:10:17	Desc Main
	First Name	Middle Name	Last Name		, ,	_
Par	Report About Any Busi	nesses You Own	as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of b Name of business, if any Number Street	usiness		
			☐ Health Care Busin ☐ Single Asset Rea ☐ Stockbroker (as d	box to describe your business: ness (as defined in 11 U.S.C. § 101(27A) I Estate (as defined in 11 U.S.C. § 101(5) lefined in 11 U.S.C. § 101(53A)) er (as defined in 11 U.S.C. § 101(6)) e		Zip Code
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriation balance shadocuments No. I No. I Yes. I	e deadlines. If you indicated, statement of operates do not exist, follow the arm not filing under Chapter arm filing under Chapter ne Bankruptcy Code. am filing under Chapter Bankruptcy Code.	the court must know whether you are a sate that you are a small business debtor, tions, cash-flow statement, and federal in procedure in 11 U.S.C. § 1116(1)(B). oter 11. 11, but I am NOT a small business debtor 11 and I am a small business debtor accept That Needs Immediate Attention	, you must attach ncome tax return of the tax returns to ta	your most recent or if any of these e definition in
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		What is the hazard? - If immediate attention is	needed, why is it needed?		

Number

City

Street

Where is the property? _

ZIP Code

State

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Debtor 1

Jesus

Document

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Alexis

Fuentes

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Fuentes Alexis Jesus

Debtor 1

Page 6 of 64 Case Number (if known)

	riist Name	Middle Name Last Name					
Pa	t 6: Answer These Questions	for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
		 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. 					
		∐Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or business	debts.			
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exempt es are paid that funds will be available to dist				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	□ 200-999 ■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Pa	rt 7: Sign Below						
For	you	correct. If I have chosen to file under Chap	I declare under penalty of perjury that the information of the state o	ole, under Chapter 7, 11,12, or 13			
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 34.				
			the chapter of title 11, United States Code, s				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		/s/ Alexis Jesus Fuen Signature of Debtor 1		ature of Debtor 2			
		Executed on04/27/2016	S Exec	cuted on			

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Debtor 1	Alexis Jesus		Fuentes	Case Number (if known)	
	First Name	Middle Name	Last Name		

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason A. Kara	Date	Date: 04/27/2016		
Signature of Attorney for Debtor	Date	MM / D	D / YYYY	
Jason A. Kara				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	6060	03	
City	State	ZII	P Code	
Contact Phone312-332-1800	Email add	lressn	dil@gera	cilaw.com
6294371	IL			
Bar number	State			

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Fill in this information to identify your case:						
Debtor 1	Alexis	Jesus	Fuentes			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Case Number	. ,	for the : <u>NORTHERN</u> District of _	(State)			
(If known)			_			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 14,826
1c. Copy line 63, Total of all property on Schedule A/B	\$ 14,826
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$15,003
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$10,940 \$26,580
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,257.24
4. Schedule I: Your Income (Official Form 106I)	\$3,257.24 \$2,555.00

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Debtor 1 Alexis Jesus Case Number (if known) _

First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,093.48 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 10,940.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 10,940.00

9g. Total. Add lines 9a through 9f.

		\$ 14400 Doc 1		Entered 04/28/16 09	:10:17 De	sc Main
Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 64		
Debtor 1	Alexis	Jesus	Fuentes			
D.H. O	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri				
Case Number			(State)			Check if this is an
(If known)		_				amended filing
	orm 106A					
	e A/B: Pr					12/15
ategory where esponsible for	you think it fits supplying corre	best. Be as complete and	accurate as possible. If two m ace is needed, attach a separa	fits in more than one category, list arried people are filing together, bo te sheet to this form. On the top of	oth are equally	
Part 1:	Describe Each Re	sidence, Building, Land, or C	Other Real Esate You Own or Ha	ve an Interest In		
No. Yes. Add the dol	Describe lar value of the p	portion you own for all of y	any residence, building, land		>	\$0.00
						ψ0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Jake: Jodel: John Strate Miles Other information: John Strate, motor Boats, trailers, motor Describe	Kia Optima 2014 62,000 homes, ATVs and other recors, personal watercraft, fishing	•	c ly s and another sunity property (see icles, and accessories accessories	Do not deduct secured the amount of any sec	portion you own?
			our entries fro Part 2, includir			\$ 12,575.00
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	have any legal	or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
		nishings urniture, linens, china, kitchenw	vare			1
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$1,000	\$ <u>1,000.0</u> 0

Official Form 106A/B Record # 703699 Schedule A/B: Property Page 1 of 6

Debtor '	1 Alexis		O-14409 Jesus Middle Name	DOC 1	Fuentes Docur	nent	Page 1	1 of 64	ber (if known)).17 De	SC Main	_	
07. E	lectronics												
			dios; audio, video, st including cell phone	_			ers, scanners;	music					
	Yes.	Describe	Two flat screen TV	, computer, prir	nter, music colle	ection, two cell	phones			\$1,000	1	5	1,000.00
ı		Antiques and figuri	ines; paintings, prints				irt objects;						
	Yes.	Describe									•	s	0.00
I	Examples:		hobbies nic, exercise, and oth nusical instruments	er hobby equip	ment; bicycles,	pool tables, go	olf clubs, skis;	canoes			-		
	Yes.	Describe									•	3	0.00
	irearms Examples: I	Pistols, rifles, shot	guns, ammunition, a	nd related equip	oment								
	Yes.	Describe									•		0.00
	lothes Examples: I	Everyday clothes,	furs, leather coats, d	esigner wear, s	hoes, accessor	ies							
	Yes.	Describe	Everyday clothes,	shoes, accesso	ories					\$100	4	5	100.00
ı	ewelry Examples: I gold, silver No.	Everyday jewelry, (costume jewelry, enç	gagement rings,	, wedding rings,	heirloom jewe	elry, watches, (gems,			_		
	Yes.	Describe	Everyday jewelry,	watch						\$50	9	.	50.00
	on-farm a Examples: I	i nimals Dogs, cats, birds, ł	norses										
	Yes.	Describe									•	3	0.00
14. A	No.		ousehold items yo	ou did not alr	eady list, inc	luding any h	nealth aids y	ou did not list			1		_
	Yes.	Describe	books, CDs, DVDs	& Family Photo	os					\$100	\$	i	100.00
			of your entries from			-							\$2,250.00
		escribe Your Fin											
	C =0:		or equitable inter	rest in any of	the following	j ?					Current value		he
											portion you	244111	

Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No.

Yes. Describe.....

Case 16-14409 Doc 1 Debtor 1

Desc Main

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Document Entered 04/28/16 09:10:17 Page 12 of 64 Humber (if known) Alexis First Name Middle Name

17.	Deposits o	=			
			, or other financial accounts; cer If you have multiple accounts wit	ificates of deposit; shares in credit unions, brokerage houses, h the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	4.00
			Checking Account	Prepaid Card	\$ \$1.00
18.	Bonds. mu	tual funds, or p	ublicly traded stocks		\$1 <u>.0</u> 0
			ment accounts with brokerage fi	rms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		0.00
19.	Non-public	ly traded stock	and interests in incorporat	ed and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0
	No.	,		3	
	Yes.	Describe	Name of Entity and Percen	of Ownership:	
	_				\$ <u> </u>
20.		=	-	ole and non-negotiable instruments ecks, promissory notes, and money orders.	
	•			omeone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		0.00
21.	Retirement	or pension acc	counts		\$ <u>0.0</u> 0
		•		ift savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institu	ion name: TransAmerica	\$ Unknown
			401(k) or similar plan	Transamenta	\$ \$0.00
22.	Security de	eposits and pre	payments		\$ <u>0.0</u> 0
	Your share	of all unused depo	osits you have made so that you	may continue service or use from a company	
	Examples:	Agreements with la	andlords, prepaid rent, public uti	ities (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individua	al:	
		200020			\$0.00
23.	Annuities (A contract for a	a periodic payment of mone	y to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and descriptio	n:	s 0.00
24.	Interests in	n an education I	RA, in an account in a qual	ified ABLE program, or under a qualified state tuition program.	<u> </u>
		§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and descri	otion. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	Trusts, equ	uitable or future	interests in property (othe	r than anything listed in line 1), and rights or powers	<u> </u>
	No.				
	Yes.	Describe			
26	Dotonto o	nuriahta trada	marka trada approta and a	ther intellectual property	\$
20.			marks, trade secrets, and cames, websites, proceeds from r	pyalties and licensing agreements	
	No.				
	Yes.	Describe			
27	licenses f	ranchises and	other general intangibles		\$0.00
			_	ssociation holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
					\$ 0.00

Case 16-14409 Alexis Debtor 1

Doc 1

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Desc Main

First Name

Middle Name

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Мо	ney or prope	erty owed to you	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No.	Describe		7
		Describe		\$0.00
29.	Examples: F	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		
30.	Other amou	unts someone d	owes you	\$0.00
	Examples: l	Unpaid wages, disa	ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31.		-	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	_
	Yes.	Describe	Term Life insurance \$0	\$ 0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	•
	Yes.	Describe		\$ 0.00
34.	Other conti		quidated claims of every nature, including counterclaims of the debtor and rights	_
	Yes.	Describe		\$0.00
35.	Any financ	ial assets you d	id not already list	
	Yes.	Describe		\$ <u>0.0</u> 0
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. V	Vrite that numbe	er here>	\$2,501.00
P	art 5: D	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	gal or equitable interest in any business-related property?	
	1 es.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$ <u>0.0</u> 0

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Document Page 14 of 64 Phumber (if known) Case 16-14409 Doc 1 Alexis Debtor 1

First Name Middle Name

Desc Main

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39.	-	-	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	Yes.	Describe		\$0.00
40.	Machinery No.		ment, supplies you use in business, and tools of your trade	
41	Yes.	Describe		\$0.00
71.	No.			
	Yes.	Describe		\$0.00
42.	Interests in No.	n partnerships o	or joint ventures Name of Entity and Percent of Ownership:	
	Yes.	Describe	Traine of Elitity and Fercent of Gwilership.	\$ 0.00
43.		lists, mailing lis	ts, or other compilations	ф <u> </u>
	No. Yes.	Describe		
			and the state of t	\$0.00
44.	No.	ess-related prop	perty you did not already list	
	Yes.	Describe		\$0.00
45.	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached	
f	or Part 5.	Write that numb	er here>	\$ 0.00
P			m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
		f vou own or ha	ve an interest in farmland. list it in Part 1	
46.			ve an interest in farmland, list it in Part 1. egal or equitable interest in any farm- or commercial fishing-related property?	
46.	Do you ow No.	n or have any le		
	No. Yes.	Describe		\$0.00
	No. Yes.	Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
	No. Yes. Farm anim Examples:	Describe	egal or equitable interest in any farm- or commercial fishing-related property?	·
47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit	Describe nals Livestock, poultry,	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	<u>, </u>
47.	Do you ow No. Yes. Farm anim Examples: No. Yes.	Describe Describe Describe Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	·
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe Describe Describe Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	·
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish	\$0.00
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe Describe Describe Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and fill Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00 \$0
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	Describe Describe Describe Describe Cher growing or Describe Describe fishing equipme Describe fishing supplies Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	Describe Describe Describe Describe Cher growing or Describe Describe fishing equipme Describe fishing supplies Describe	farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$0
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and farm and farm- No. Yes.	Describe Describe Describe Describe ther growing or Describe fishing equipme Describe fishing supplies Describe and commercia	farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$0
47. 48. 49. 50.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and farm and farm No. Yes. Any farm- Yes. Add the do	Describe Describe Describe ther growing or Describe fishing equipme Describe fishing supplies Describe and commercia Describe	farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$0

Debtor 1

Alexis First Name

Case 16-14409

63. Total of all property on Schedule A/B. Add line 55 + line 62

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Desc Main

\$17,326.00

Döcüment

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 12,575.00 56. Part 2: Total vehicles, line 5 \$ 2,250.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 2,501.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 17,326.00 62. Total personal property. Add lines 56 through 61. \$ 17,326.00

Official Form 106A/B Record # 703699 Page 6 of 6 Schedule A/B: Property

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Fill in this in	nformation to ident	tify your case:	
Debtor 1	Alexis	Jesus	Fuentes
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	_ILLINOIS (State)
Case Number	r		— (o.a.o)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check										
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)											
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)											
. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.								
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption							
		Copy the value from Schedule A/B	Check only one box for each exemption								
Brief description:	2014 Kia Optima with over 62,000 miles	\$ <u>12,575</u>	\$_ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00							
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit								
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	\$	735 ILCS 5/12-1001(b) - \$1,000.00							
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit								
Brief description:	Two flat screen TV, computer, printer, music collection, two cell phones	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00							
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit								
Brief description:	Everyday clothes, shoes, accessories	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00							
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit								
Official Form 106C	Record # 703699	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2							

Entered 04/28/16 09:10:17 Desc Main Case 16-14409 Doc 1 Filed 04/28/16 Page 17 of 64 Case Number (if known) Document Alexis Jesus Debtor 1 Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$50.00 Brief Everyday jewelry, watch description: \$ 50 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$100.00 books, CDs, DVDs & Family Brief 100 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Prepaid Card, 735 ILCS 5/12-1001(b) - \$100.00 \$_100 **\$**_ 1 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief 401(k) or similar plan, 735 ILCS 5/12-1006 - \$0.00 Unknown TransAmerica, 2,500.00 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes.

Schedule C: The Property You Claim as Exempt

	nformation to ide	entify your case:		Entered 04/28 8 of 64			
Debtor 1	Alexis	Jesus	Fuentes				
200101	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court	for the : <u>NORTHERN</u>					
Case Number	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106E)					
		_	. Claima Caannad bu	D			1:
			e Claims Secured by ried people are filing together, bo				
	heck this box and		e court with your other schedules. Y	ou have nothing else to re	eport on this form.		
for each o	claim. If more that as possible, list the	a creditor has more than one creditor has a phe claims in alphabetic	an one secured claim, list the creditor articular claim, list the other creditors all order according to the creditors represents that security that securit	rs in Part 2. name.	Column A Amount of claim Do not deduct the value of collateral \$ 15,003.00	Column A Value of collateral that supports this claim \$ 12,575.00	Column C Unsecure portion If any
2. List all so for each of As much Westla	ecured claims. If claim. If more tha as possible, list that ake Financial SVC	a creditor has more than one creditor has a phe claims in alphabetic	articular claim, list the other creditors all order according to the creditors of Describe the property that security.	rs in Part 2. name. res the claim:	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecure portion If any
2. List all so for each of As much 2.1 Westla	ecured claims. If claim. If more tha as possible, list that ake Financial SVC	a creditor has more than one creditor has a phe claims in alphabetic	articular claim, list the other creditor al order according to the creditors r	rs in Part 2. name. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all so for each of As much 2.1 Westla	ecured claims. If claim. If more that as possible, list that ake Financial SVC	a creditor has more than one creditor has a phe claims in alphabetic	articular claim, list the other creditors all order according to the creditors of Describe the property that security.	rs in Part 2. name. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all so for each of As much 2.1 Westla Creditor's 4751 V	ecured claims. If claim. If more that as possible, list thake Financial SVC s Name Vilshire Blvd	a creditor has more than one creditor has a phe claims in alphabetic	articular claim, list the other creditors all order according to the creditors of Describe the property that security.	rs in Part 2. name. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion
2. List all so for each of As much 2.1 Westlate Creditor's 4751 V Number	ecured claims. If claim. If more that as possible, list that ake Financial SVC s Name Vilshire Blvd Street	a creditor has more than one creditor has a phe claims in alphabetic	articular claim, list the other creditors all order according to the creditors of the creditors of the creditors of the creditors of the property that secundary is a continuous continuous continuous continuous continuous creditoria continuous continuous continuous continuous creditoria continuous continuous creditoria continuous	rs in Part 2. name. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion
2. List all so for each of As much 2.1 Westla Creditor's 4751 V	ecured claims. If claim. If more that as possible, list that ake Financial SVC s Name Vilshire Blvd Street	a creditor has more than one creditor has a phe claims in alphabetic	articular claim, list the other creditors all order according to the creditors of the claim o	rs in Part 2. name. res the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion
2. List all so for each of As much 2.1 Westlate Creditor's 4751 V Number Los Ar City	ecured claims. If claim. If more that as possible, list thake Financial SVC is Name Vilshire Blvd Street	a creditor has more the an one creditor has a phe claims in alphabetic C CA 90010 State Zip Code	articular claim, list the other creditors all order according to the creditors of the continuation of the claim continuent Unliquidated Disputed	rs in Part 2. name. res the claim: 000 miles n is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion
2. List all so for each of As much 2.1 Westland Creditor's 4751 V Number Los Ar City Who owe	ecured claims. If claim. If more that as possible, list the lake Financial SVC is Name Vilshire Blvd Street ageles s the debt? Check	a creditor has more the an one creditor has a phe claims in alphabetic C CA 90010 State Zip Code	articular claim, list the other creditors all order according to the creditors of the creditors of the creditors of the property that secundary is a continuous conti	rs in Part 2. name. res the claim: 000 miles n is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion
2. List all so for each of As much 2.1 Westlate Creditor's 4751 V Number Los Ar City Who owe	ecured claims. If claim. If more that as possible, list the dake Financial SVC is Name Vilshire Blvd Street ageles sthe debt? Checker 1 only	a creditor has more the an one creditor has a phe claims in alphabetic C CA 90010 State Zip Code	articular claim, list the other creditors of all order according to the creditors of the creditors of the creditors of the property that secundary is a secundary of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that appears of the claim of the continue of the	rs in Part 2. name. res the claim: 000 miles n is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion
2. List all se for each of As much 2.1 Westla Creditors 4751 V Number Los Ar City Who owe	ecured claims. If claim. If more that as possible, list the dake Financial SVC is Name Vilshire Blvd Street see the debt? Checker 1 only r 2 only	claims a creditor has more the an one creditor has a phe claims in alphabetic C CA 90010 State Zip Code	articular claim, list the other creditors all order according to the creditors of the creditors of the creditors of the property that secundary is a continuous conti	rs in Part 2. name. res the claim: 000 miles n is: Check all that apply. oly. as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion
2. List all so for each of As much 2.1 Westla Creditor's 4751 V Number Los Ar City Who owe	ecured claims. If claim. If more that as possible, list the dake Financial SVC is Name Vilshire Blvd Street ageles sthe debt? Checker 1 only	a creditor has more than one creditor has a phe claims in alphabetic CA 90010 State Zip Code	articular claim, list the other creditors of all order according to the creditors of the creditors of the creditors of the property that secundary is a secundary of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that appears of the continuous of the continuo	rs in Part 2. name. res the claim: 000 miles n is: Check all that apply. oly. as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all so for each of As much 2.1 Westla Creditor's 4751 V Number Los Ar City Who owe Debtor Debtor At leas	ecured claims. If claim. If more that as possible, list the lake Financial SVC is Name Vilshire Blvd Street set the debt? Checker 1 only of 2 only of 1 and Debtor 2 only	a creditor has more than one creditor has a phe claims in alphabetic CA 90010 State Zip Code c one.	articular claim, list the other creditors all order according to the creditors of the call of the claim of the creditors of the claim of the creditors of the claim	rs in Part 2. name. res the claim: 000 miles n is: Check all that apply. oly. as mortgage or secured mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any

Fill	in this in	Caso 16.1		1 Filod 04/28/16 [ntered 04/2 9 of 64	8/16 09:10:17	Desc Mai	n
		Alexis	Jesus	Fuentes				
De	btor 1	First Name	Middle Name	Last Name				
De	btor 2							
	use, if filing)	First Name	Middle Name	Last Name				
Un	ited States	Bankruptcy Court for the	: <u>NORTHERN</u> D	istrict of <u>ILLINOIS</u>				
Ca	no Numbo			(State)			Check	if this is an
	se Numbei known)						amend	led filing
Offi	cial F	orm 106E/F						
				e Unsecured Claims				12/15
/B: P redito eede op of	roperty (ors with p d, copy tl any addi	Official Form 106A/B) partially secured clain	and on Schedule as that are listed in it out, number the ur name and case	,	ired Leases (Official Claims Secured by I	l Form 106G). Do not inc Property. If more space i	ude any s	
1 D	any cre	ditors have priority u	nsecured claims a	gainst you?				
		to Part 2.		gu				
	Yes.	7 10 1 411 2.						
ea no ur	ach claim onpriority nsecured	listed, identify what ty amounts. As much as claims, fill out the Con	pe of claim it is. If a possible, list the cla tinuation Page of P	tor has more than one priority unsect claim has both priority and nonpriori aims in alphabetical order according art 1. If more than one creditor holds structions for this form in the instructi	ty amounts, list that of to the creditor's name a particular claim, list	claim here and show both e. If you have more than t	priority and wo priority	
						Total claim	Priority	Nonpriority
2.1	Illinois I	Department of Revenu	ie	Last 4 digits of account number		\$ 45.00	amount \$_45.00	amount \$ 0.00
	Creditor's			_	2015			
	PO Box Number	3 64338 Street		When was the debt incurred?	2013			
	Number	olicet		As of the date you file, the claim is:	Check all that apply			
			·	Contingent	Oncok all that apply.			
	Chicago			Unliquidated				
١	City Who owes	S the debt? Check one.	tate Zip Code	Disputed				
	Debtor			_				
ĺ	Debtor	•		Type of PRIORITY unsecured claim:	:			
	Debtor	1 and Debtor 2 only		Domestic support obligations				
ĺ	At least	one of the debtors and a	nother	Taxes and certain other debts you o	we the government			
	Check	if this claim relates to	a	_				
		unity debt		Claims for death or personal injury v	while you were			
		m subject to offest?		intoxicated				
	No			Other. Specify				
	Yes							

Doc 1 Filed 04/28/16 Entered 04/28/16 09:10:17 Desc Main Case 16-14409 Page 20 of 64 Case Number (if known) **Document** Alexis Jesus Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 5,105.00 \$ 5,105.00 \$ 0.00 IRS Priority Debt 2.2 Last 4 digits of account number _ Creditor's Name 2014 When was the debt incurred? PO Box 7346 As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _ Yes IRS Priority Debt \$ 5,790.00 \$ 5,790.00 \$ 0.00 2.3 Last 4 digits of account number _ Creditor's Name 2015 PO Box 7346 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _

3. Do any creditors have nonpriority unsecured claims against you?

List All of Your NONPRIORITY Unsecured Claims

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Two. Tou have nothing to report in this part. Submit this form to the court with your other so

Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Debtor '	1 Alexis Jesus	Pocument Page 21 of 64 Case Number (if known)	
	First Name Middle Name	Last Name	0.000.00
4.1	Alexian Brothers Med Center	Last 4 digits of account number	\$ <u>2,000.00</u>
	Creditor's Name	When was the debt incurred?	
	800 Biesterfield Rd. Number Street	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Elk Grove Village IL 60007	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
	Yes		
4.2	Cadence Health Outpatient Center	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When we the debt become 10	
	25 North Winfield Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Mar Calal	Contingent	
	Winfield IL 60190	Unliquidated	
l v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
l î	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1		that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.3	CashNetUSA.com	Last 4 digits of account number	\$ <u>650.00</u>
	Creditor's Name		
	200 W. Jackson Blvd. #1400	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
1 7	Debtor 2 only	Time of MONDRIORITY increasing delains	
		Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
[Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?	Devis to pension or profit-straining plans, and other similar devis	
	No	Other. Specify PayDay Loan	
	Yes	Outor. Opcolly variable	

Official Form 106E/F

Doc 1 Filed 04/28/16 Entered 04/28/16 09:10:17 Desc Main Case 16-14409 Page 22 of 64 Case Number (if known) **Document** Alexis Jesus Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim \$** 100.00 Last 4 digits of account number _ Creditor's Name

672 N Northwest Hwy	When was the debt incurred?	
Number Street		
	As of the date you file the claim in Charle all that contr	
	As of the date you file, the claim is: Check all that apply.	
Park Ridge IL 60068	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to periodical profit strating plane, and earlier similar debte	
No	Other. Specify Membership/Subscription	
Yes	Other. Specify	
4.5 Chase Bank	Last 4 digits of account number	\$ 700.00
Creditor's Name		
PO Box 15298	When was the debt incurred?	
Number Street		
	As of the date you file the claim in Charle all that contr	
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19850	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Overdraft Account	
Yes		
4.6 Chicago Department of Revenue	Last 4 digits of account number	\$ <u>1,500.00</u>
Creditor's Name		
PO Box 88292	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60680	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Fines	
Yes		

Doc 1 Filed 04/28/16 Entered 04/28/16 09:10:17 Desc Main Case 16-14409 Page 23 of 64 Case Number (if known) **Document** Alexis Jesus Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4 7 Comcast **\$** 219.00

4.7	Oomoast	Last 4 digits of account number	\$ <u>210.00</u>
	Creditor's Name		
	4120 International Pkwy	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carrollton TX 75007	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.8	Comcast Cable Communications	Last 4 digits of account number 6567	\$ <u>350.00</u>
<u> </u>	Creditor's Name		
	8014 Bayberry Rd	When was the debt incurred? 2012-2012	
		<u></u>	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jacksonville FL 32256		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.9	First Premier BANK	Last 4 digits of account number NULL	\$ 361.00
1.0	Creditor's Name	<u> </u>	
	601 S Minnesota Ave	When was the debt incurred? 2009-2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57104	_	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Debtor 1	Alexis	Case 16-14409	Doc 1	Filed 04/28/16 Pocument	Entered 04/28/16 09:10:17 Page 24 of 64 Case Number (if known)	Desc Main					
	First Name	Middle Nam	e	Last Name							
Part 2	You	r NONPRIORITY Unsecured Cl	aims - Continua	ntion Page							
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.										
					A1111.1						
1 4 4 A D F	ırst Prem	ier BANK	Lac	t 4 digite of account number	• NULL						

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.10	First Premier BANK	Last 4 digits of account number	NULL	\$ <u>423.00</u>
	Creditor's Name		2009-2010	
	601 S Minnesota Ave	When was the debt incurred?	2009-2010	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Sioux Falls SD 57104	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separat		
[Check if this claim relates to a	that you did not report as priority cla		
le le	community debt the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Other. Specify Credit Card or	Cradit Llag	
	Yes	Other. Specify Credit Card of	Credit Ose	
4.11	First Premier BANK	Last 4 digits of account number	NULL	<u>\$449.00</u>
	Creditor's Name		0044 0044	
	601 S Minnesota Ave	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	0: 5 00 57404	Contingent		
	Sioux Falls SD 57104	Unliquidated		
l w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
ΙĪ	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
ls	s the claim subject to offest?	_		
	No	Other. Specify Credit Card or	Credit Use	
4 12	Yes ICE Mountain Spring Water	Last 4 digits of account number	7756	\$ 68.00
4.12	Creditor's Name			•
	Po Box 5010	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent	,	
	Woodland Hills CA 91365	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
-	community debt	Debts to pension or profit-sharing p		
Is	the claim subject to offest?			
	No	Other. Specify Collecting for C	Creditor	
	Yes	-		

Doc 1 Filed 04/28/16 Entered 04/28/16 09:10:17 Desc Main Case 16-14409 Page 25 of 64 Case Number (if known) **Document** Alexis Jesus Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim \$** 1,400.00 Last 4 digits of account number _

Creditor's Name	When we die delt is weed 0	
33 S. State Street	When was the debt incurred?	
Number Street		
8th Floor	As of the date you file, the claim is: Check all that apply.	
Chicago II 60603	Contingent	
Chicago IL 60603	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.14 Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ <u>2,000.00</u>
Creditor's Name		
2700 Ogden Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Downers Grove IL 60515-1703	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Turns of NONDRIGHTY unassessed alsies.	
1 =	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Fines	
Yes	Other. Specify	
4.15 Nationwide CAC LLC	Last 4 digits of account number 3137	\$ 13,214.00
Creditor's Name		
3435 N Cicero Ave	When was the debt incurred? 2013-03-16	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60641	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Deficiency, Developed Auto	
■ No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
Yes		

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Debtor 1 Alexis Jesus Decument Page 26 of 64

First Name Middle Name Last Name

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.16	Planet Fitness	Last 4 digits of account number				
11.10	Creditor's Name	· · · · · · · · · · · · · · · · · · ·				
	3120 N Pulaski Rd	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago IL 60641	Unliquidated				
v	City State Zip Code Who owes the debt? Check one.	Disputed				
li	Debtor 1 only					
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
}	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
"	community debt	Debts to pension or profit-sharing plans, and other similar debts				
<u> </u>	s the claim subject to offest?					
	No	Other. Specify Membership/Subscription				
	Yes	<u> </u>	700.00			
4.17	PLS Loans	Last 4 digits of account number	<u>\$ 700.00</u>			
	Creditor's Name 7300 N Barrington Rd	When was the debt incurred?				
	Number Street	when was the dept incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Hanover Park IL 60133	Contingent				
	City State Zip Code	Unliquidated				
v	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?	_				
	No	Other. Specify PayDay Loan				
4 10	Yes Secretary of State	Last 4 digits of account number	\$ 0.00			
4.18	Creditor's Name					
	2701 S. Dirksen Pkwy.	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Springfield IL 62723	Unliquidated				
l ,	City State Zip Code	Disputed				
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
L	Check if this claim relates to a community debt	that you did not report as priority claims				
l le	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Other. Specify Notice Only				
	Yes	Outon Openity				

Debtor 1	Alexis	Case 16-14409	Doc 1	Filed 04/28/16 Pocument	Entered 04/28/16 09:10:17 Page 27 of 64 Case Number (if known)	Desc Main	
	First Name	Middle Name		Last Name			
Par	2 ⊧ You	r NONPRIORITY Unsecured Cla	aims - Continu	ation Page			
After li	sting any e	ntries on this page, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.	Т	otal Clair
4.19	Sprint		_ Las	st 4 digits of account numbe	er8945	\$_	985.00
	Creditor's Nar 10550 Dec	ne erwood Park Blvd Street	Wh	en was the debt incurred?	2015-2015		
v	Jacksonvil City //ho owes th	State Zip Co e debt? Check one.		of the date you file, the clain Contingent Unliquidated Disputed	m is: Check all that apply.		
	Debtor 2 o Debtor 1 a At least on Check if t communi	nd Debtor 2 only e of the debtors and another this claim relates to a		be of NONPRIORITY unsecu Student loans Obligations arising out of a sep that you did not report as prior Debts to pension or profit-shar	paration agreement or divorce		
	No Yes	subject to onest:		Other. Specify Collecting	for Creditor		
4.20	Sunshine Creditor's Nar 496 W Arn Number		_	st 4 digits of account numbers	er	\$_	400.00

As of the date you file, the claim is: Check all that apply. Contingent Carol Stream IL 60188 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Medical/Dental Services Yes Tmobile 1925 \$ 201.00 4.21 Last 4 digits of account number Creditor's Name 2013-2014 8014 Bayberry Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor

Record # 703699

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Part 2: Yo	our NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After listing any	entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22 US Ban	k	Last 4 digits of account number	\$ 390.00
Creditor's N			
PO Box		When was the debt incurred?	
Number	Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Minneap		Unliquidated	
_	State Zip Code the debt? Check one.	Disputed	
Debtor 1	*		
Debtor 2	•	Type of NONPRIORITY unsecured claim: ☐	
=	and Debtor 2 only	☐ Student loans	
At least	one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	if this claim relates to a	that you did not report as priority claims	
	nity debt n subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	r subject to onest:	Other. Specify Overdraft Account	
Yes		Other. SpecifyOverdraft Account	
	OF Hanover PARK	Last 4 digits of account number 2199	\$ 100.00
Creditor's N	Name	0000 0000	
3601 Alg	gonquin Rd Ste 23	When was the debt incurred? 2009-2009	
Number	Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Meadows IL 60008	Unliquidated	
City Who owes	State Zip Code the debt? Check one.	Disputed	
Debtor 1			
Debtor 2	•	Type of NONPRIORITY unsecured claim:	
_ =	and Debtor 2 only	Student loans	
_ =	one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	if this claim relates to a	that you did not report as priority claims	
	nity debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the clain	n subject to offest?		
No		Other. Specify Collecting for Creditor	
Yes			
4.24 X Sport		Last 4 digits of account number	\$ <u>250.00</u>
Creditor's N		When was the debt incurred?	
Number	Street	When was the dept incurred:	
Number	Sileet		
		As of the date you file, the claim is: Check all that apply.	
Lincolnw	vood IL 60712	Contingent	
City	State Zip Code	Unliquidated	
	the debt? Check one.	Disputed	
Debtor 1	only		
Debtor 2	2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1	and Debtor 2 only	Student loans	
At least	one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check i	if this claim relates to a	that you did not report as priority claims	
	nity debt	Debts to pension or profit-sharing plans, and other similar debts	
_	n subject to offest?	—	
No Dya-		Other. SpecifyMembership/Subscription	
Yes			

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Page 29 of 64 Case Number (if known) **Document** Alexis Jesus Debtor 1

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.								
Shindler & Joyce			On which entry in Part 1 or Part 2 I	list the original creditor?				
Name 1990 E. Algonquin Rd Suite 180			Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims				
Schaumburg City	IL State Zi	_	Last 4 digits of account number _	<u>3137</u>				
DuPage County Clerk			On which entry in Part 1 or Part 2 I	list the original creditor?				
Name 421 N County Farm Rd.			Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims				
Wheaton	IL State 7	60187	Last 4 digits of account number _	<u>3137</u>				

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Alexis Debtor 1

Jesus

Document

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	10,940.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	10,940.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	1,400.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	25,180.00
	6j. Total. Add lines 6f through 6i.	6j.	\$	26,580.00

Fill	l in this in	Caso 16 formation to iden		Filod 04/28/16		d 04/28/16 09:10:17 of 64	Desc Main	
De	ebtor 1	Alexis	Jesus	Fuentes				
		First Name	Middle Name	Last Name				
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	-			
Un	ited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	F ILLINOIS				
Ca	ise Number			(State)			Check if this is an	
		orm 106C					amended filing	
		orm 106G	ory Contracts and				4	2/15
1. D	nation. If nonal pages o you hav No. Ch Yes. Fill st separat	nore space is needs, write your name eany executory deck this box and so in all of the informely each person ont, vehicle lease,	eded, copy the additional page and case number (if known contracts or unexpired lease submit this form to the court with mation below even if the contract or company with whom you lead to the company with whom you lead to the contract of the company with whom you lead to the contract of the company with whom you lead to the contract of the company with whom you lead to the contract of the company with whom you lead to the contract of the cont	ne, fill it out, number the ently. s? th your other schedules. You acts or leases are listed in the contract or lease.	ntries, and att ou have nothin Schedule A/B Then state w	responsible for supplying correct ach it to this page. On the top of any gelse to report on this form. Property (Official Form 106A/B) That each contract or lease is for a form more examples of executory contracts.	any (for	
	nexpired le		hom you have the contract o	r lease		State what the contract or least	se is for	
2.1					_			
	Name				_			
	Number	Street						
	City		State Z	ip Code	_			
2.2								
	Name				-			
					_			
	Number	Street						
	City		State Z	ip Code	_			
2.3								
	Name				-			
	Number	Street			_			
	City		State Z	ip Code	_			
2.4								
	Name				_			
	Number	Street			_			
	City		State Z	ip Code	_			
2.5								
	Name				-			
	Number	Street			_			

State Zip Code

City

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Fill in this in	Fill in this information to identify your case:			
Debtor 1	Alexis	Jesus	Fuentes	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>IL</u>		
Case Number	r		(State)	
(If known)				

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.							
1. D o	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a	codebtor.)		
	No.						
	Yes						
			in a community property state of evada, New Mexico, Puerto Rico,	= :	ommunity property states and territories include gton, and Wisconsin.)		
	No. Go t	to line 3.					
	Yes. Did	I your spouse, former spous	se, or legal equivalent live with yo	ou at the time?			
	_	s. Inwhich community state	or territory did you live?	·	Fill in the name and current address of that person.		
	Name	e of your spouse, former spouse or le	egal equivalent				
	Numb	per Street					
	City		State	Zip Cod	9		
S		F, or Schedule G to fill out	Column 2.		Column 2: The creditor to whom you owe the debt		
0.4					Check all schedules that apply:		
3.1					Schedule D, line		
	Name				Schedule E/F, line		
	Number	Street			Schedule G, line		
	City		State	Zip Code			
3.2					Schedule D, line		
	Name				Schedule E/F, line		
	Number	Street			Schedule G, line		
	City		State	Zip Code			
3.3					Schedule D, line		
	Name				Schedule E/F, line		
	Number	Street			Schedule G, line		
	City		State	Zip Code			

Official Form 106H Record # 703699 Schedule H: Your Codebtors Page 1 of 1

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			MUCHILL	<u> </u>	
Fill in this ir	nformation to ident	ify your case:			
Debtor 1	Alexis First Name	Jesus Middle Name	Fuentes Last Name	_	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	F ILLINOIS		
	r		_	Check if this is:	
(If known)				An amended filing	
				A supplement showing post-p	etition
				chapter 13 income as of the fo	ollowing date:
Official F	orm 106I			MM / DD / YYYY	

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment	t			
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job attach a separate page with information about additional employers.	o, Employment status	X Employed Not employed		Employed Not employed
Include part-time, seasonal, o self-employed work.	r Occupation	Quality Assurance	•	
Occupation may Include stude or homemaker, if it applies.	Employers name	eNova		
	Employers address	C/o Ceridian, 3201 Saint Petersburg,	34th Street South FL 33711	<u>,</u>
	How long employed there?	3 years		
Part 2: Give Details About M	onthly Income			
spouse unless you are separa	of the date you file this form. If you hated. se have more than one employer, comb space, attach a separate sheet to this	oine the information for a		
			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sideductions). If not paid mont	•	\$4,093.48	\$0.00	
3. Estimate and list monthly o	3. Estimate and list monthly overtime pay.			\$0.00
4. Calculate gross income. Ad	d line 2 + line 3.		\$4,093.48	\$0.00

 Official Form 106I
 Record # 703699
 Schedule I: Your Income
 Page 1 of 2

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Document Alexis Jesus Debtor 1 Case Number (if known)

Last Name

First Name

				For Debtor 1		Debtor 2 or -filing spouse		
	Copy	y line 4 here	4.	\$4,093.48		\$0.00		
5. Li		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. 	\$638.34		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. —	\$81.88		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
5e. Insurance			5e.	\$110.41		\$0.00		
		Omestic support obligations	5f. 	\$0.00		\$0.00		
	_	Inion dues	5g. —	\$0.00		\$0.00		
5h. Other deductions. Specify:Life Insurance(D1),			5h. —	\$5.61		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$836.25	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,257.24		\$0.00		
8. Lis		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive		7 3.33		+ 5355		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
		Other monthly income. Specify:	8h. 	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,257.24		\$0.00	. Г	\$3,257.24
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	ψο,Ξοι :Ξ :	<u> </u>	40.00	L	ψ0,201.24
11.	Inclu- other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts that are not include any amounts already included in lines 2-10 or amounts are not included in lines 2-10 or amounts already included in lines 2-10 or amounts are not included in lines	our dependent ot available to				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	t annline		12.	\$3,257.24
13.		ou expect an increase or decrease within the year after you file this form		s and Neialed Dald, II I	applies		L	Ψ0,201.24
IV.	x 1		•					

FIII IN TI	his information to identify	y your case:				
Debtor 1 Debtor 2 (Spouse, if	First Name	Jesus Middle Name Middle Name	Fuentes Last Name Last Name		•	st-petition chapter 13 date:
		e : <u>NORTHERN DISTRICT C</u>	F ILLINOIS			
Case Nu (If knowr			_			
Officia	I Form 106J				filing for Debto	r 2 because Debtor 2 ehold.
Sched	dule J: Your E	xpenses				12/14
more spac question.	e is needed, attach anoth	ner sheet to this form. On t		re equally responsible for supplyir es, write your name and case num	=	
X	a joint case? No. Go to line 2. Yes. Does Debtor 2 live in No. Yes. Debtor 2 r		e J.			
	you have dependents?	No X Yes Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Deb Do i	Debtor 2. each dependent Do not state the dependents' names.			Son Girlfriend (unemployed)	23	No X Yes No X Yes X No
						Yes X No Yes X No Yes X No Yes
exp	your expenses include enses of people other that rself and your dependen					
Part 2:	Estimate Your Ongoin					
expenses the applic	as of a date after the barable date.	· · · ·	supplemental Schedule J, o	as a supplement in a Chapter 13 c	-	
		-	Income (Official Form 106l.)			Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4:					4.	\$600.00
4a.	Real estate taxes				4a.	\$0.00
4b.	Property, homeowner's,	, or renter's insurance			4b.	\$0.00
4c. 4d.	•	pair, and upkeep expenses			4c. 4d.	\$0.00 \$0.00
13.	Table 1 decodium				14.	+3.30

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Alexis First Name

Debtor 1

Jesus

Middle Name

Document

Last Name

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Case Number (if known) _

			Your expenses	
5.	Additional Mortgage payments for your residence, such as home equity loans	- 5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$50.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$220.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$700.00
8.	Childcare and children's education costs	8.		\$325.00
9.	Clothing, laundry, and dry cleaning	9.		\$125.00
10.	Personal care products and services	10.		\$65.00
11.	Medical and dental expenses	11.		\$75.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$245.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$50.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$100.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Schedule J: Your Expenses

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Debtor	1 Alexis	Jesus	Fuentes	Case Number (if known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify:		-	21.	\$0.00
22	Your mor	athly expense: Add lines 4 through 21.			22.	\$2,555.00
	The resul	is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$3,257.24
	23b.	Copy your monthly expenses from line 2	2 above.		23b. -	\$2,555.00
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$702.24
		The result is your <i>monthly net income</i> .				
24.	Do you e	spect an increase or decrease in your ex	penses within the year after you	file this form?		
	For exam	ple, do you expect to finish paying for you	r car loan within the year or do you	expect your		
	mortgage	payment to increase or decrease because	e of a modification to the terms of y	our mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 703699
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Alexis	Jesus	Fuentes
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			<u> </u>

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT	「an attorney to help you fill out bankrup	tcv forms?
No		.,
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reaccorrect.	d the summary and schedules filed with t	this declaration and that they are true and
/s/ Alexis Jesus Fuentes Signature of Debtor 1	Signature of Debtor 2	
04/07/2040		
Date 04/27/2016 MM / DD / YYYY	Date MM / DD / YY	///

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Fill in this in	Fill in this information to identify your case:				
Debtor 1	Alexis First Name	Jesus Middle Name	Fuentes Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _			
Case Number	r		(State)		
(If known)	1		_		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (umber (if known). Answer every question.				
Part 1	Give Details About Your Marital Status and Where You Lived Before				
01. Wh	01. What is your current marital status?				
Ιп	Married				
_	Not married				
02 Dur	ing the last 3 years, have you lived anywhere ot	her than where you live no	w?		
	Yes. List all of the places you lived in the last 3 ye	ars. Do not include where y	ou live now.		
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2	
		lived there		lived there	
	7C4 Whales I a	EDOM 44/2042	Same as Debtor 1	Same as Debtor 1	
	764 Whalom Ln Schaumburg IL 60173-5926	FROM 11/2012 To 05/2013			
	Schaumburg in 60 173-3920	10 03/2013			
	hin the last 8 years, did you ever live with a spo perty states and territories include Arizona, Cali				
	Wisconsin.)	, , , , , , , , , , , , , , , , , , , ,	, ,	, 3 ,	
_	No.	ahtara (Official Forms 40011)			
	Yes. Make sure you fill out Schedule H: Your Code	eptors (Official Form 106H).			
	_				
Part 2	Explain the Sources of Your Income				

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Debtor 1 Alexis Jesus Fuentes Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$15,115 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$49,860 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, \$49.245 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Alexis Jesus **Fuentes** Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments Westlake Financial SVC 4751 \$ 13,770 Monthly \$ 1,233 Mortgage Car Wilshire Blvd Los Angeles CA Credit card 90010 Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Case Number (if known) __

Fuentes

		First Name	Middle Name	Last Name			
09	List		ersonal injury cases,	ou a party in any lawsuit, court actions small claims actions, divorces, col			У
		No.					
	`	Yes. Fill in the details.					
				Nature of the case	Court or agency		Status of the case
		Nationwide v. Fuentes		Contract	Dupage County		Pending
		_15AR1573					On appeal
							Concluded
10	With	in 1 year before you filed for ck all that apply and fill in the	r bankruptcy, was ang e details below.	y of your property repossessed, for	reclosed, garnished, attached,	seized, or levied?	
	П	No. Go to line 11					
	_	Yes. Fill in the information be	elow.				
				Describe the property		Date	Value of the property
		IDES		15% of wages		Biweekly since October 2015	
				Explain what happened			
				Property was repossessed.			
				Property was foreclosed.			
				Property was garnished.			
				Property was attached, seiz	ed, or levied.		
				Describe the property		Date	Value of the property
		Nationwide		Describe the property 2005 Cadillac STS		Date 8/2015	Value of the property
		Nationwide					Value of the property
		Nationwide					Value of the property
		Nationwide		2005 Cadillac STS			Value of the property
		Nationwide		2005 Cadillac STS Explain what happened			Value of the property
		Nationwide		2005 Cadillac STS Explain what happened Property was repossessed.			Value of the property
		Nationwide		2005 Cadillac STS Explain what happened Property was repossessed.			Value of the property
		Nationwide		2005 Cadillac STS Explain what happened Property was repossessed. Property was foreclosed.	ed, or levied.		Value of the property
		Nationwide		2005 Cadillac STS Explain what happened Property was repossessed. Property was foreclosed. Property was garnished.	ed, or levied.		Value of the property
11	With		for bankruptcy, did	Explain what happened ■ Property was repossessed. □ Property was foreclosed. □ Property was garnished. □ Property was attached, seiz		8/2015	
11				Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz		8/2015	
11	or re	nin 90 days before you filed		Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz		8/2015	
11	or re	nin 90 days before you filed afuse to make a payment be	ecause you owed a d	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz		8/2015	
	or re	nin 90 days before you filed ofuse to make a payment be No. Go to line 11 Yes. Fill in the information be	ecause you owed a delow.	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz	financial institution, set off a	8/2015	your accounts
	or re	nin 90 days before you filed efuse to make a payment be No. Go to line 11 Yes. Fill in the information be in 1 year before you filed fo t-appointed receiver, a cus	ecause you owed a delow. The bankruptcy, was a	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz any creditor, including a bank or debt?	financial institution, set off a	8/2015	your accounts
	or re	nin 90 days before you filed efuse to make a payment be No. Go to line 11 Yes. Fill in the information be in 1 year before you filed fo t-appointed receiver, a cus lo.	ecause you owed a delow. The bankruptcy, was a	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz any creditor, including a bank or debt?	financial institution, set off a	8/2015	your accounts
	or re	nin 90 days before you filed efuse to make a payment be No. Go to line 11 Yes. Fill in the information be in 1 year before you filed fo t-appointed receiver, a cus lo.	ecause you owed a delow. The bankruptcy, was a	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz any creditor, including a bank or debt?	financial institution, set off a	8/2015	your accounts
12	or re	nin 90 days before you filed efuse to make a payment be No. Go to line 11 Yes. Fill in the information be in 1 year before you filed fo t-appointed receiver, a cus lo. Yes.	ecause you owed a delow. or bankruptcy, was a todian, or another o	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz any creditor, including a bank or debt?	financial institution, set off a	8/2015	your accounts
12	or re	nin 90 days before you filed of use to make a payment be No. Go to line 11 Yes. Fill in the information be in 1 year before you filed for t-appointed receiver, a custo. Yes.	ecause you owed a delow. or bankruptcy, was a todian, or another o	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seiz any creditor, including a bank or debt?	financial institution, set off a	any amounts from	your accounts
12	or re	nin 90 days before you filed of use to make a payment be No. Go to line 11 Yes. Fill in the information be in 1 year before you filed for t-appointed receiver, a custo. Yes.	ecause you owed a delow. or bankruptcy, was a todian, or another o	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seizen any creditor, including a bank or debt? Property was attached and creditary of your property in the possessing any of your property in the possessing and creditary are property in the possessing and creditary are property in the possessing and creditary are property in the possessing are property in the p	financial institution, set off a	any amounts from	your accounts
12	or re	nin 90 days before you filed efuse to make a payment be No. Go to line 11 Yes. Fill in the information be in 1 year before you filed for t-appointed receiver, a custo. Yes. List Certain Gifts and Comin 2 years before you filed	elow. or bankruptcy, was a todian, or another o	Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seizen any creditor, including a bank or debt? Property was attached and creditary of your property in the possessing any of your property in the possessing and creditary are property in the possessing and creditary are property in the possessing and creditary are property in the possessing are property in the p	financial institution, set off a	any amounts from	your accounts

Alexis

Jesus

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Debtor 1		Jesus	Fuentes	Case Number (if known)	
	First Name	Middle Name	Last Name		
14 W	ithin 2 years befo	re you filed for bankruptcy, did	you give any gifts or contribution	ns with a total value of more than \$600 to any c	harity?
	No.				
_		etails for each gift.			
		otalio for odori gitt.			
Part	List Certain	I nesas			
Z(- I - I - I - I - I - I - I - I - I - I				
	/ithin 1 year befor ambling?	e you filed for bankruptcy or si	nce you filed for bankruptcy, did	you lose anything because of theft, fire, other d	isaster, or
	No.				
7		etails for each gift.			
	-	· ·			
Pari	List Certain	n Payments or Transfers			
al	bout seeking bank	cruptcy or preparing a bankrup	tcy petition?	or behalf pay or transfer any property to anyone s for services required in your bankruptcy.	you consulted
г	No.				
_		otaile			
	Yes. Fill in the d	etalis			
	Party Contact In	ıfo	Description and value of any	property transferred Date payment or transfer	Amount of payment
	0	0			Daymant (Alver
	Geraci Law L.L				Payment/Value: \$4,000.00: \$0.00
	55 E. Monroe	_			paid prior to filing,
	Chicago,IL 606	503			balance to be paid through the plan.
					unough the plan.
	Party Contact In	ifo	Description and value of any		Amount of payment
				or transfer	
	Hananwill Cred	dit Counseling	Credit Counseling Services	2016	\$25.00
	115 N. Cross S	St			
	Robinson, IL 6	2454			
	-			r behalf pay or transfer any property to anyone	who
-		ou dear with your creditors or to payment or transfer that you lis	o make payments to your credito sted on line 16.	rs?	
	_	, , , , , , , , , , , , , , , , , , , ,			
	No.				
L	Yes. Fill in the d	etails.			
18 W	lithin 2 years hefe	re you filed for bankruntcy, did	vou sall trade or otherwise tran	nsfer any property to anyone, other than propert	nv
	=	rdinary course of your busines	- · · · · · · · · · · · · · · · · · · ·	iolor any property to universe, earler than propert	,
	_			g of a security interest or mortgage on your pro	perty).
D	o not include gifts	s and transfers that you have al	ready listed on this statement.		
	No.				
	Yes. Fill in the d	etails for each gift.			

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Debtor 1	Alexis	Jesus	Fuentes	Case	Number (if known)	
	First Name	Middle Name	Last Name			
	ithin 10 years before eneficiary? (These are	•	tcy, did you transfer any property rotection devices.)	to a self-settled trust or	similar device of which	you are a
	No.					
	Yes. Fill in the detail	s for each gift.				
Part	List Certain Fina	ancial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	orage Units		
So In	old, moved, or transfe clude checking, savir	rred? ngs, money market, o	y, were any financial accounts or i or other financial accounts; certific	ates of deposit; shares	-	
h h	ouses, pension funds	, cooperatives, assoc	ciations, and other financial institu	tions.		
-	Yes. Fill in the detail	S.				
_	-		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	o you now have, or di ash, or other valuable	-	rear before you filed for bankruptc	y, any safe deposit box	or other depository for	securities,
	No.					
L	Yes. Fill in the detail	S.	Who else had access to it?	Describe the cont	ents	Do you still
22 H	ave you stored prope	rty in a storage unit o	or place other than your home with	in 1 year hefore you file	d for hankruntev?	have it?
	No.	ity iii a otorago aiiit o	n place earer than your nome wan	i your zololo you illo	a for building toy.	
	Yes. Fill in the detail	s				
		o .	Who else has or had access to it?	Describe the cont	ents	Do you still have it?
Pari	Identify Propert	y You Hold or Control	for Someone Else			
	o you hold or control or someone.	any property that sor	meone else owns? Include any pro	operty you borrowed fro	m, are storing for, or ho	old in trust
	No.					
[Yes. Fill in the detail	S.				
			Where is the property?	Describe the prop	perty	Value
Part	Give Details Ab	out Environmental Info	ormation			
For th	e purpose of Part 10,	the following definition	ons apply:			
ha	zardous or toxic subs	stances, wastes, or m	or local statute or regulation conc laterial into the air, land, soil, surfa the cleanup of these substances,	ace water, groundwater,		
	te means any location or used to own, opera		as defined under any environmen ing disposal sites.	tal law, whether you nov	w own, operate, or utiliz	е
			onmental law defines as a hazardo ntaminant, or similar term.	ous waste, hazardous si	ubstance, toxic	
Repor	t all notices, releases	, and proceedings th	at you know about, regardless of v	when they occurred.		
24 H	as any governmental	unit notified you that	you may be liable or potentially li	able under or in violatio	n of an environmental la	aw?
	No. Yes. Fill in the detail	e e				
-	_ 755. Till ill the detail	. .	Governmental unit	Environmental lav	w, if you know it	Date of notice

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Alexis	Jesus	Fuentes	Case Number (if known)

Last Name

25	Have you notified any governmental unit of No.	any release of hazardous material?		
	Yes. Fill in the details.	Covernmental unit	Frankramantal law Musu kasu it	Date of water
		Governmental unit	Environmental law, if you know it	Date of notice
26	_	inistrative proceeding under any environ	onmental law? Include settlements and ord	ers.
	No. Yes. Fill in the details.			
	Tes. I in in the details.	Court or agency	Nature of the case	Status of the case
Pa	Give Details About Your Business or C	onnections to Any Business		
27	Within 4 years before you filed for bankrupto	cy, did you own a business or have any	of the following connections to any busine	ess?
	A sole proprietor or self-employed in	a trade, profession, or other activity, ei	ther full-time or part-time	
	A member of a limited liability compa	ny (LLC) or limited liability partnership	(LLP)	
	A partner in a partnership			
	An officer, director, or managing exe			
	An owner of at least 5% of the voting	or equity securities of a corporation		
	No. None of the above applies. Go to Par	t 12.		
	Yes. Check all that apply above and fill in	the details below for each business.		
28	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	cy, did you give a financial statement to	anyone about your business? Include all	financial
	No.			
	Yes. Fill in the details.			
		Date issued		
Pa	rt 12: Sign Below			
i	have read the answers on this Statement of lanswers are true and correct. I understand the name connection with a bankruptcy case can res 8 U.S.C. §§ 152, 1341, 1519, and 3571.	at making a false statement, concealing	property, or obtaining money or property	
	🗶 /s/ Alexis Jesus Fuentes	x		
	Signature of Debtor 1	Signature of D	ebtor 2	
	Date 04/27/2016 MM / DD / YYYY	Date	DD / YYYY	
١,	Did you attach additional pages to <i>Your Stat</i> e	ment of Financial Affairs for Individual	E Filing for Bankruntov (Official Form 107)	•
١.	_	ment of Financial Analis for marvidual	Timing for Bankruptey (Ginetal Form 107)	•
	■ No □ Yes			
ı	Did you pay or agree to pay someone who is	not an attorney to help you fill out bank	ruptcy forms?	
	No			
	Yes. Name of person			
			Declaration, and Signature (Official Form 119).

Debtor 1

First Name

Middle Name

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Alexis Jesus	Fuentes / Debtor		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE OF CO	MPENSATION OF ATT	ORNEY FOR DEI	BTOR
compensatio	nt to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) paid to me within one year before the filing of to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy.	or agreed to be paid	d to me, for services
For leg	gal services, I have agreed to accept	\$4,000.00		
Prior to	o the filing of this statement I have received	\$0.00		
Balanc	e Due	\$4,000.00		
2. The sou	arce of the compensation paid to me was:			
	Debtor(s) Other: (specify			
3. The sou	urce of compensation to be paid to me is:			
	Debtor(s) Other: (specify			
4. I h	nave not agreed to share the above-disclosed com	pensation with any other p	erson unless they ar	re members and associates
I h	nave agreed to share the above-disclosed compens	sation with a other person	or persons who are	not members or associates
	n for the above-disclosed fee, I have agreed to recluding:	nder legal service for all as	spects of the bankru	ptcy
a. Ar bankruptcy;	nalysis of the debtor's financial situation, and ren	dering advice to the debto	r in determining wh	ether to file a petition in
b. Pro	eparation and filing of any petition, schedules, sta	atements of affairs and pla	n which may be req	uired;
c. Re	epresentation of the debtor at the meeting of credi	itors and confirmation hear	ring, and any adjour	ned hearings thereof;
6. By agree	ement with the debtor(s), the above-disclosed fee	e does not include the follo	owing service:	
	I certify that the foregoing is a complete payment to	CERTIFICATION e statement of any agreeme	ent or arrangement f	or
	me for representation of the debtor(s) in this	s bankruptcy proceedings.		
	Date: 04/27/2016	/s/ Jason A. Kara		
	Date	Signature of Attorney		
		Geraci Law L.L.C.		

Page 1 of 1 703699 Record #

Name of law firm

Case 16-14409 Doc 1 Filed **Garze/16aw பால** 0 04/28/10 09.10.17 மக்கி National Headquarters: 55 E. Monrop Steet # 2016 Chicap வூக்ஷீ 0f 18 இ-925-1313 help@geracilaw.com Desc Main



Date: 2/20/2016

Consultation Attorney: **JAK**

Record #: 703-699

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures.I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not pair prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.
PLAN: The plan payment is estimated to be \$ 325 per menth for 60 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.
My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:
My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly
Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;
support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.
If I am eligible to receive a tax refund during my Chapter 13. I understand I must furn it over to the Chapter 13 Trustee unless I am
specifically advised that I do not need to. This may change on a yearly basis, so I must check with my afformed every year. Lalso
understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.
cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.
Vally from x_
Alexis Fuentes (Pelator) (Joint Debtor)

Dated: $\frac{2/20}{16}$ Attorney for the Debtor(s) Representing Geraci Law L.L.C.

UNITED STATES BANKRUFT CYCOURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-14409 Doc 1 Filed 04/28/16 Entered 04/28/16 09:10:17 Desc Mair 3. Personally review with the debtor and significant completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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CARA Page 2 of 6

- Case 16-14409 Doc 1 Filed 04/28/16 Entered 04/28/16 09:10:17 Desc Mair 2. Inform the debtor that the debtor must be princted and 50 the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-14409 Doc 1 Filed 04/28/16 Entered 04/28/16 09:10:17 Desc Mair Any portion of the retainer that is more structed for the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$	
toward the flat fee, leaving a balance due of \$ 4000; and \$ 310	for expenses
leaving a balance due for the filing fee of \$	



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Date: 2/20/16

Signed:

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexis Jesus Fuentes / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/27/2016 /s/ Alexis Jesus Fuentes

Alexis Jesus Fuentes

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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In re Alexis

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/27/2016	/s/ Alexis Jesus Fuentes		
	Alexis Jesus Fuentes	-	
Dated: 04/27/2016	/s/ Jason A. Kara		
	Attorney: Jason A. Kara	-	

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otor 1	Alexis	Jesus Fue	entes	Case Number (if known))
ui I	First Name	Middle Name Last ?	vame .		
	_		i i		
rt 6:	Answer These Question	s for Reporting Purposes			
		16a Are your debts prima	arily consumer debts? Cor	nsumer debts are defined i	n 11 U.S.C. § 101(8)
W	hat kind of debts do	as "incurred by an indivi	idual primarily for a personal, f	amily, or household purpos	se."
yc	ou have?	_			
		No. Go to line 16b.			
		Yes. Go to line 17.			
		16b. Are your debts prim	arily business debts? Busi	iness debts are debts that	you incurred to obtain
		money for a business o	r investment or through the op	eration of the business or i	investment.
		□No. Go to line 16c.			
		Yes. Go to line 17.			
		16a State the type of dehts	you owe that are not consume	er debts or business debts.	
		ide. State the type of debta	you one man are man		
,,,,,,,,,,,,,,					
	re you filing under hapter 7?	-	der Chapter 7. Go to line 18.		
·	naptor 1.	Yes. I am filing under	Chapter 7. Do you estimate th	at after any exempt proper	rty is excluded and
Đ	o you estimate that after		penses are paid that funds will	be available to distribute t	to unsecured creditors?
	ny exemipt property is	∏No.			
	xcluded and				
	dministrative expenses re paid that funds will be	Yes.			
	vailable for distribution				
t	o unsecured creditors?				
H	low many creditors do	1-4 9	1,000-5,000		2 5,001-50,000
	ou estimate that you		5,001-10,000)	50,001-100,000
-	owe?	100-199	10,001-25,00	00	☐ More than 100,000
		200-999			
		\$0-\$50,000	 \$1,000,001-	\$10 million	□\$500,000,001-\$1 billion
	low much do you estimate your assets to	\$50,001-\$100,000	 \$10,000,001		□ \$1,000,000,001-\$10 billion
	estimate your assets to be worth?	\$100,001-\$500,000	\$50,000,001	-\$100 million	☐\$10,000,000,001-\$50 billion
•	,c	\$500,001-\$1 million	□ \$100,000,00	1-\$500 million	☐More than \$50 billion
		□ \$0-\$50,000	□\$1,000,001-	\$10 million	□\$500,000,001-\$1 billion
	low much do you	\$50,001-\$100,000	\$10,000,001		\$1,000,000,001-\$10 billion
	estimate your liabilities to be?	\$100,001-\$500,000	\$50,000,001		☐ \$10,000,000,001-\$50 billion
•	o bei	\$500,001-\$1 million	\$100,000,00		☐ More than \$50 billion
_					
art	7A Sign Below				
		I have examined this petitio	n, and I declare under penalty	of perjury that the informa	tion provided is true and
or y	ou	correct.			
		If I have chosen to file unde	er Chapter 7, I am aware that I	may proceed, if eligible, un	nder Chapter 7, 11,12, or 13
		of title 11, United States Co	ode. I understand the relief ava	illable under each chapter,	and I choose to proceed
		under Chapter 7.			
		If no attorney represents m	e and I did not pay or agree to	pay someone who is not a	an attorney to help me fill out
		this document, I have obtain	ined and read the notice requir	ed by 11 U.S.C. § 342(b).	
		t request relief in accordant	ce with the chapter of title 11,	United States Code, specif	fied in this petition.
		•			
		I understand making a false	e statement, concealing prope	rty, or obtaining money or	property by fraud in connection 20 years, or both.
		with a bankruptcy case car	result in fines up to \$250,000 519, and 3571.	, or imprisonment for up to	
		10 0.0.0. 93 102, 1041, 10	rre, and ear ii		
		211	/ _		
		* Alleha	lun D	x	
		Signature of Delator		Signature	e of Debtor 2
		Executed on	<u>_/_27_</u> /2016	Executed	
		LACCULED OIL	/ DD / VVVV		MM / DD / YYYY

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ill in this ir	nformation to identi	fy your case:			
Debtor 1	Alexis	Jesus	Fuentes		
Deptor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Numbe	r		_	☐ Check	if this is an
(If knowл)		· · · · · · · · · · · · · · · · · · ·		amend	ed filing
ficial E	orm 106 De	20			
HCIAI F	orm 106 De	<u>5C</u>			
eclara	tion About	an Individual I	Debtor's Sched	ules	12
		-			
o married	people are filing tog	gether, both are equally resp	oonsible for supplying corre	et information.	
ı must file t	his form whenever	you file bankruptcy schedu	les or amended schedules.	Making a false statement, concealing property, or	
aining mon	ey or property by fr	aud in connection with a ba	ınkruptcy case can result in	fines up to \$250,000, or imprisonment for up to 20	
rs, or both.	18 U.S.C. §§ 152, 1	341, 1519, and 3571.			
	Sign Below				· · · · · · · · · · · · · · · · · · ·
Did	to may ag	omeone who is NOT an atto	rney to help you fill out ban	cruntey forms?	
Dia you pay	y or agree to pay so	Micone who is NOT all allol	mey to help you mi out buil	·	
No					
Yes.	Name of Person			Attach Bankruptcy Petition Preparer's Notice, De	eclaration, and
				Signature (Official Form 119).	

X

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and

Signature of Debtor 2

Date : 4 / 2 //2016

Date ______MM / DD / YYYY

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Case Number (if known)

Fuentes

	FILIGI. (Zalio)
•	
	you notified any governmental unit of any release of hazardous material?
■ N	
∥ ⊔Ү	es, Fill in the details. Governmental unit Environmental law, if you know it Date of notice
26 Have	you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.
I ■ N	lo.
□ ∨	es. Fill in the details.
	Court or agency Nature of the case Status of the case
	And the second s
Part 11:	
ž.	in 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?
1 -	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
	A member of a limited liability company (LLC) or limited liability partnership (LLP)
	A partner in a partnership
1 -	An officer, director, or managing executive of a corporation
Į L	An owner of at least 5% of the voting or equity securities of a corporation
I	lo. None of the above applies. Go to Part 12.
	es. Check all that apply above and fill in the details below for each business.
	in 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial
instit	tutions, creditors, or other parties.
	No.
D	/es. Fill in the details.
Part 12:	Sign Below
l have	read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the
answe	ers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud Inection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
	S.C. §§ 152, 1341, 1519, and 3571.

4	al 1/1 miles
X	Signature of Debtor 2
,	Signature of Death 1
	Date 4 / 27/2016 Date
,	Date

Did yo	ou attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ N	0
□ Y	
_	
Did yo	ou pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
■ N	0
. —	es. Name of person Attach the Bankruptcy Petition Preparer's Notice,
	Declaration, and Signature (Official Form 119).
9990	

Debtor 1

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 4 / 27 /2016

Alexis Jesus Fuentes

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alexis Jesus Fuentes / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 4 1 27 12016

Alexis Jesus Fuentes

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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16. Calculate the median family income that applies to you. Follow the	ese steps:	
16a. Fill in the state in which you live.	IL .	
16b. Fill in the number of people in your household.	3	
16c. Fill in the median family income for your state and size of house To find a list of applicable median income amounts, go online u instructions for this form. This list may also be available at the b	ising the link specified in the separate	3. \$72,429.00
17. How do the lines compare?		
17a. x ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Dis	e 1 of this form, check box 1, Disposable income is not determined under isposable Income (Official Form 22C-2).	11 U.S.C
	form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> sable Income (Official Form 122C-2). On line 39 of that form, copy	
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325	S(b)(4)	
18. Copy your total average monthly income from line 11		\$4,093.48
 Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b)(income, copy the amount from line 13d. 		
If the marital adjustment does not apply, fill in 0 on line 19a.		\$0.00
Subtract line 19a from line 18.		\$4,093.48
20. Calculate your current monthly income for the year. Follow these	steps:	
20a. Copy line 19b		\$4,093.48
Multiply by 12 (the number of months in a year).		x 12
20b. The result is your current monthly income for the year for this	part of the form.	\$49,121.76
20c. Copy the median family income for your state and size of hous	sehold from line 16c	\$72,429.00
21. How do the lines compare?		
Line 20b is less than line 20c. Unless otherwise ordered by the could 3 years. Go to Part 4.	urt, on the top of page 1 of this form, check box 3, The commitment period	lis
Line 20b is more than or equal to line 20c. Unless otherwise orders check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	ed by the court, on the top of page 1 of this form,	
Part 4: Sign Below		
	ormation on this statement and in any attachments is true and correct.	outcode(4)
By signing nere, I declare under penalty of perjury that the initial	ormation on this statement and in any attachments is true and correct.	distance of the second of the
White forms	<u>_</u> '	
Alexis Jesus Fuentes		oosa oo laa oo aa
Date: <u>4 / 27 /</u> 2016	•	encondercontono de la contractica del la contractica del la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contractica de la contra

If you checked line 17a, do NOT fill out or file Form 122C-2. If you checked 17b. fill out Form 122C-2 and file it with this for	m. On line 39 of that form, copy your current monthly income from line 14 ء	above.

Form B 201A, Notice to Consumer Debtor(s)

In re Alexis Jesus Fuentes / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

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Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 4 / 27 /2016

Alexis Jesus Fuentes

X Date & Sign

Dated: 4 127 /2016

Attorney: Jason A. Kara

Record # 703699

Form B 201A, Notice to Consumer Debtor(s)

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Debtor 1	Alexis	Jesus	Fuentes	Case Number (if known)	
	First Name	Middle Name	Last Name		
represe if you a by an at	r attorney, if you are nted by one re not represented ttorney, you do not file this page.	proceed under Chap each chapter for whie 11 U.S.C. § 342(b) a the information in the Signature of M Printed name Geraci L Firm name	ter 7, 11, 12, or 13 of title 11, Unit the person is eligible. I also cend, in a case in which § 707(b)(4) a schedules filed with the petition formey for Debtor . Kara aw L.L.C.	declare that I have informed the debtor(s) a red States Code, and have explained the restrify that I have delivered to the debtor(s) the (D) applies, certify that I have no knowledges incorrect. Date Date Dated:	lief available under se notice required by
		55 E. Mo Number Stre	onroe St., #3400		
		Chicago		IL 60603	
		City		State ZIP Co	ode .
		Contact Phone	312-332-1800	Email addressndil(@geracilaw.com
		6294371		IL	
		Bar number		State	